Law Office of Len L. Nary 3010 LBJ Freeway Suite 1200 Dallas, Texas 75234 Tel.: (972) 888-6010 Fax: (972) 851-9944

Attorney for Debtor(s)

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: **§** § § §

BEVERLY ANN NORMAN CASE NO. 10-44252

CHAPTER 13

Debtors

DEBTOR'S MOTION TO MODIFY CHAPTER 13 PLAN POST-CONFIRMATION

TO THE HONORABLE JUDGE OF SAID COURT:

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS AN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AT 660 NORTH CENTRAL EXPRESSWAY, 3RD FLOOR, PLANO, TEXAS 75074, AND SERVED UPON THE PARTY FILING THIS PLEADING WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH OBJECTION. IF NO OBJECTION IS SERVED AND FILED, THIS PLEADING SHALL BE DEEMED TO BE UNOPPOSED, AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF SOUGHT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.

COMES NOW, DEBTOR(S), by this Motion filed by counsel, Len L. Nary, attorney, retained for the purpose of this Motion in the above-referenced case under Chapter 13 of Title 11 U.S.C., and pursuant to §1329, and file this Motion to Modify Chapter 13 Plan Post-Confirmation. This proposed Request for Modification of Debtor's Plan meets the requirements of §1322(a), (b) & (c) and §1325(a), and as grounds therefore, the Debtor(s) would show the Court the following:

HISTORY OF CASE

- 1. Debtor(s) filed this Chapter 13 case on 12/7/2010.
- 2. The Chapter 13 Plan was confirmed on 6/14/2011.

REASONS FOR MOTION TO MODIFY

3. Since confirmation of the plan, the Debtor has had multiple substantive changes to her life. She had a child, her husband began working very limited hours, and her health issues and costs recently increased substantially for a period of time. The Debtor made payments, but fell into arrears. This modification is to cure said arrears, and reset the remainder of her Chapter 13 plan paymetns based on changed circumstances. The modified plan will still return an approximately 25% unsecured dividend.

PROPOSED MODIFICATION

- 4. The Debtor(s) proposes that this Chapter 13 plan be modified per attached "MODIFICATION TO CHAPTER 13 PLAN OF DEBTORS", dated concurrent with this Motion. This document contains the details of the modification(s) to the Debtor's Chapter 13 Plan and the payment schedule thereunder as attached "EXHIBIT B".
- 5. Debtor(s) has retained Len L. Nary as counsel to file this Modification of the Chapter 13 Plan. Debtor(s) propose that attorney Len L. Nary be allowed legal fees for this Modification to Chapter 13 Plan, post-confirmation to be paid \$0.00 direct and \$650.00 to be paid in the Chapter 13 Plan.

WHEREFORE, the Debtor(s) pray for a Modified Chapter 13 Plan as described in the attached "Modification to Chapter 13 Plan" and an Order approving said Modification and prays

for such other and further relief as is just and proper.

Respectfully submitted:

/s/ Len L. Nary Len L. Nary SBOT #00786131 3010 LBJ Freeway Suite 1200 Dallas, Texas 75234 Telephone: (972) 888-6010 Fax: (972) 851-9944

Attorney for Debtor

CERTIFICATE OF SERVICE

On this date, a true and correct copy of the foregoing Debtor's Motion to Modify Chapter 13 Plan Post-Confirmation, was noticed via electronic means where available or by first class mail, postage prepaid, to the following parties and to those parties listed on the attached matrix:

Trustee: CHAPTER 13 TRUSTEE

PO BOX 941166

PLANO, TX 75094-1166

Debtor: Beverly Ann Norman

1885 Trail Ridge Drive Lewisville, Texas 75077

June 16, 2015 <u>/s/ Len L. Nary</u>

Len L. Nary SBOT #00786131 3010 LBJ Freeway

Suite 1200

Dallas, Texas 75234

Telephone: (972) 888-6010

Fax: (972) 851-9944 Attorney for Debtor Label Matrix for local noticing Doc 61 ATTOWNY GENERAL 15 Case 10-44252 Eastern District of Texas Sherman Tue Jun 16 15:12:33 CDT 2015 ATTORNEY GENERAL-CHILD SUPPORT

ATTN: BANKRUPTCY SECTION 10260 N CENTRAL EXPWY, STE 210 DALLAS, TX 75231-3426

BANK OF AMERICA ATTN: BANKRUPTCY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27420-6012

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Capital One, N.A. PO Box 12907 Norfolk, VA 23541-0907

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Fia Card Services, NA As Successor In Intere Bank of America NA and Mona America Bank 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713-6000

HSBC BEST BUY ATTN: BANKRUPTCY PO BOX 5263 CAROL STREAM, IL 60197-5263 COLLECTIONS DIVISION BANKRUPTCY DIVISION PO BOX 12548

AUSTIN TX 78711-2548

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MAIN JUSTICE BLDG RM 5111 10TH & CONSTITUTION AVE NW WASHINGTON DC 20530-0001

BANK OF AMERICA

2208 LONG PRAIRIE RD.

BEVERLY ANN NORMAN

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GE Money Bank c/o Recovery Management Systems Corp. 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131-1605 Attn: Ramesh Singh

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CENTRALIZED INSOLVENCY OPERATIONS of 7

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PNC Mortgage, a division of PNC Bank, National Association 3232 NEWMARK DRIVE MIAMISBURG, OH 45342-5421 PRA Receivables Management LLC POB 41067 Norfolk, VA 23541-1067

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UNITED STATES ATTORNEY 110 N COLLEGE STE 700 TYLER TX 75702-0204

UNITED STATES TRUSTEE 300 PLAZA TOWER 110 N COLLEGE AVE TYLER TX 75702-7226

US Trustee Office of the U.S. Trustee 110 N. College Ave. Suite 300 Tyler, TX 75702-7231

VOLKSWAGEN CREDIT PO BOX 60144 CITY OF INDUSTRY, CA 91716-0144 VW CREDIT, INC.

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DALLAS, TEXAS 75382-9009

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9009 PO Box 829009
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eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson, AZ 85712-1083 eCAST Settlement Corporation, assignee of Citibank (South Dakota), N.A.
POB 29262
New York, NY 10087-9262

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

CITIBANK SD, NA
ATTN: CENTRALIZED BANKRUPTCY
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KANSAS CITY, MO 64195

COMPTROLLER OF PUBLIC ACCTS
REVENUE ACCOUNTING DIVISION
BANKRUPTCY SECTION
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INTERNAL REVENUE SERVICE P.O. BOX 21126 STOP N781 PHILADELPHIA, PA 19114-0326

Portfolio Recovery Associates, LLC PO Box 41067 Norfolk, VA 23541 (d)Portfolio Recovery Associates, LLC. P.O. Box 41067 Norfolk, VA 23541 Michael Reed McCreary, Veselka, Bragg, & Allen, PC P. O. Box 1269 Round Rock, TX 78680

(d) UNVL/CITI

ATTN.: CENTRALIZED BANKRUPTCY

PO BOX 20507

KANSAS CITY, MO 64195

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

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(u) PNC Mortgage, a Division of PNC Bank, N.A.

(d) PRA Receivables Management LLC PO BOX 41067 Norfolk, VA 23541-1067 (d)eCAST Settlement Corporation POB 29262 New York NY 10087-9262 End of Label Matrix Case 10-44252 Doc 61 Filed 06/16/15 Entered 06/16/15 16:47:48 Desc Main Mailable recipients 67

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